

AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A computer implemented method of accessing an online account, said method comprising:

receiving, through a network, a request from a computing device;

identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request; ~~[[and]]~~

~~retrieving, in response to identifying the protocol, one or more account functions from a plurality of account functions stored in a data store.~~

retrieving a network address corresponding to the computing device;

determining whether the network address is registered;

in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol; and

in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol.
2. (Currently Amended) The method as described in claim 1 further comprising:

returning financial function names corresponding to the ~~retrieved~~ allowed financial account functions to the computing device, wherein the financial function names are adapted to be displayed on the computing device.

3. (Currently Amended) The method as described in claim 2 further comprising:
 receiving a second request from the computing device, the second request corresponding to one of the ~~retrieved~~ allowed financial account functions;
 performing the allowed financial account function corresponding to the second request; and
 returning data to the computing device in response to performing the allowed financial account function.
4. (Currently Amended) The method as described in claim 1 wherein at least one of the allowed financial account functions is selected from the group consisting of change security settings, check account balances, transfer funds, online banking, change password, view detailed account statement, request new account, trade securities, view brokerage account overview, and view brokerage account history.
5. (Canceled)
6. (Currently Amended) The method as described in claim 1 further comprising:
 receiving a second request from the computing device to alter security settings;
 returning a selection page to the computing device, the selection page including indicators for the allowed financial account functions currently accessible to the computing device; ~~allowed for the plurality of supported protocols;~~

receiving one or more security selections from the computing device in response to the user of the computing device altering the ~~currently~~ allowed financial account functions currently accessible to the computing device; and
storing the received security selections in the data store.

7. (Currently Amended) The method as described in claim 1, wherein the request includes ~~[[the]]~~ a first financial account function being requested by the user of the computing device, the method further comprising:
- performing the ~~requested~~ first financial account function in response to determining that the ~~requested~~ first financial account function is included in the ~~retrieved~~ allowed financial account functions; and
- sending an error message to the computing device in response to determining that the ~~requested~~ first financial account function is not included in the ~~retrieved~~ allowed financial account functions.
8. (Original) The method as described in claim 1 wherein the computing device is selected from the group consisting of a personal computer, a personal digital assistant, a mobile telephone, a pervasive computing device, and a network appliance.
9. (Currently Amended) An information handling system comprising:
- one or more processors;
- a memory accessible by the processors;
- a nonvolatile storage device accessible by the processors that includes a security data file;
- one or more network interfaces for connecting the information handling system to one or more networks;

an online financial account accessibility tool for accessing online financial accounts, the online financial account accessibility tool comprising software code effective to:

receive, through one of the networks ~~network~~, a request from a computing device;

identify a protocol, from a plurality of supported protocols, that was used by the computing device to send the request; [[and]]

~~retrieve, in response to identifying the protocol, one or more account functions from a plurality of account functions stored on the nonvolatile storage device.~~

retrieve a network address corresponding to the computing device;

determine whether the network address is registered;

in response to identifying the protocol and determining that the network address is registered, select one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol; and

in response to identifying the protocol and determining that the network address is not registered, select the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol.

10. (Currently Amended) The information handling system as described in claim 9, wherein the online financial account accessibility tool further comprises software code effective to:

return financial function names corresponding to the ~~retrieved~~ allowed financial account functions to the computing device, wherein the financial function names are adapted to be displayed on the computing device.

11. (Currently Amended) The information handling system as described in claim 10, wherein the online financial account accessibility tool further comprises software code effective to:

receive a second request from the computing device, the second request corresponding to one of the ~~retrieved~~ allowed financial account functions;

perform the allowed financial account function corresponding to the second request; and

return account data to the computing device in response to performing the allowed financial account function.

12. (Currently Amended) The information handling system as described in claim 9 wherein at least one of the allowed financial account functions is selected from the group consisting of change security settings, check account balances, transfer funds, online banking, change password, view detailed account statement, request new account, trade securities, view brokerage account overview, and view brokerage account history.

13. (Canceled)

14. (Currently Amended) The information handling system as described in claim 9, wherein the online financial account accessibility tool further comprises software code effective to:

receive a second request from the computing device to alter security settings;

return a selection page to the computing device, the selection page including indicators for the allowed financial account functions currently accessible to the computing device; ~~allowed for the plurality of supported protocols~~;

receive one or more security selections from the computing device in response to the user of the computing device altering the ~~currently~~ allowed financial account functions currently accessible to the computing device; and

storing the received security selections in the security data file.

15. (Currently Amended) The information handling system as described in claim 9, wherein the request includes ~~[[the]]~~ a first financial account function being requested by the user of the computing device, wherein the online financial account accessibility tool further comprises software code effective to:

perform the ~~requested~~ first financial account function in response to determining that the ~~requested~~ first financial account function is included in the ~~retrieved~~ allowed financial account functions; and

send an error message to the computing device in response to determining that the ~~requested~~ first financial account function is not included in the ~~retrieved~~ allowed financial account functions.

16. (Original) The information handling system as described in claim 9 wherein the computing device is selected from the group consisting of a personal computer, a personal digital assistant, a mobile telephone, a pervasive computing device, and a network appliance.

17. (Currently Amended) A computer program product stored on a computer operable media, the computer operable media containing instructions for execution by a computer, which, when executed by the computer, cause the computer to implement a method for accessing an online account, said ~~computer program-product~~ method comprising:

~~means for receiving, through a network, a request from a computing device;~~

~~means for identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request; [[and]]~~

~~means for retrieving, in response to identifying the protocol, one or more account functions from a plurality of account functions stored in a data store.~~

retrieving a network address corresponding to the computing device;

determining whether the network address is registered;

in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol; and

in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol.

18. (Currently Amended) The computer program product as described in claim 17 further comprising: wherein the method further comprises:

~~means for~~ returning financial function names corresponding to the ~~retrieved~~ allowed financial account functions to the computing device, wherein the financial function names are adapted to be displayed on the computing device.

19. (Currently Amended) The computer program product as described in claim 18 further comprising: wherein the method further comprises:

~~means for~~ receiving a second request from the computing device, the second request corresponding to one of the ~~retrieved~~ allowed financial account functions;

~~means for~~ performing the allowed financial account function corresponding to the second request; and

~~means for~~ returning account data to the computing device in response to performing the ~~financial~~ allowed account function.

20. (Currently Amended) The computer program product as described in claim 17 wherein at least one of the allowed financial account functions is selected from the group consisting of change security settings, check account balances, transfer funds, online banking, change password, view detailed account statement, request new account, trade securities, view brokerage account overview, and view brokerage account history.

21. (Canceled)

22. (Currently Amended) The computer program product as described in claim 17 ~~further comprising:~~ wherein the method further comprises:

~~means for~~ receiving a second request from the computing device to alter security settings;

~~means for~~ returning a selection page to the computing device, the selection page including indicators for the allowed financial account functions currently accessible to the computing device; ~~allowed for the plurality of supported protocols;~~

~~means for~~ receiving one or more security selections from the computing device in response to the user of the computing device altering the ~~currently~~ allowed financial account functions currently accessible to the computing device; and

~~means for~~ storing the received security selections in the data store.

23. (Currently Amended) The computer program product as described in claim 17, wherein the request includes ~~[[the]]~~ a first financial account function being requested by the user of the computing device, the ~~computer program product~~ method further comprising:
- ~~means for~~ performing the requested first financial account function in response to determining that the requested first financial account function is included in the ~~retrieved~~ allowed financial account functions; and
- ~~means for~~ sending an error message to the computing device in response to determining that the requested first financial account function is not included in the ~~retrieved~~ allowed financial account functions.
24. (Original) The computer program product as described in claim 17 wherein the computing device is selected from the group consisting of a personal computer, a personal digital assistant, a mobile telephone, a pervasive computing device, and a network appliance.